Background

The Human Rights Division of the North Dakota Department of Labor was given the mandate by the 2001 State Legislature to measure the depth of discrimination within the state of North Dakota. Through recommendations, a statewide telephone survey was implemented to gain statistical data from which a baseline study could be compiled.

Objective

The objective of this research was to gather reliable information on public perceptions of discrimination in North Dakota, while measuring awareness and understanding of what is and isn't legal discrimination. If legal discrimination exists, further identifying the victims, the nature of discrimination, and the extent of the discrimination.

Conduct of Study

A telephone survey of North Dakota residents was conducted between October 31, 2001 and January 4, 2002. A total of 1316 North Dakota residents were included in the survey. The sample utilized for this project incorporated a Random-Digit-Dial (RDD) sample. A RDD sample is a list of computer-generated telephone numbers based on telephone number assignment patterns in a given area—in this case, the state of North Dakota.

Overall 645 males and 671 females were interviewed. Rural respondents included 354 males and 342 females. Urban respondents included 291 males and 329 females. Statewide the margin of error was 0.0276. The margin of error for males and females was 0.0386 and 0.0378, respectively.

Interviews were conducted with residents 18 years of age and older.

The questionnaire was designed collaboratively by DH Research, Odney Advertising and the North Dakota Division of Human Rights.

A mandatory training session was held for interviewers and others working on the project before the interviews began. The instrument was pre-tested, and all interviewing sessions were supervised. Periodic inspections of each interviewer's forms were made in order to identify errors and omissions – a practice that ensures early resolution of any problems in the interviewing process. Quality control procedures included callbacks by the supervisor of a percentage of the interviews.

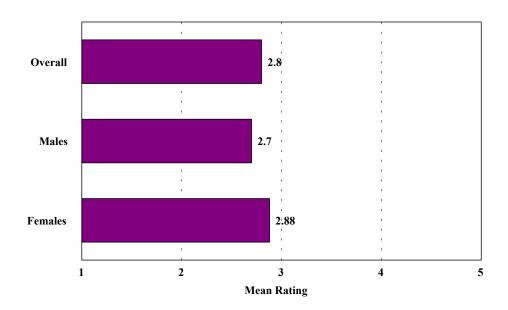
Data were double entered and files compared for discrepancies.

Executive Summary

Discrimination

Respondents were asked to rate how much of a problem discrimination is in North Dakota using a scale of one, 'No Discrimination' to five, 'Very Significant Problem'. (Figure 1)

Figure 1
Mean Rating: Discrimination in North Dakota
(1=No Discrimination, 5=Very Significant Problem)

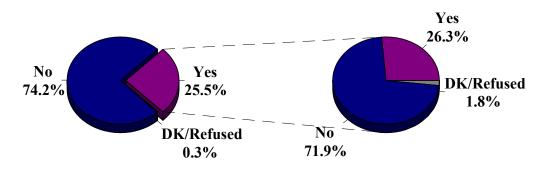


Most North Dakotans feel that discrimination is *not* a "very significant problem". This is represented by a low overall mean rating of 2.80. Females were only slightly more likely to rate discrimination a problem than males. The highest discrimination mean ratings came from Native Americans (3.64) and the color grouping 'Non-White' (3.43). (Table 1a)

Those respondents assigning a rating of '2 or higher' were further asked *why do you feel this way*. A complete list of responses broken down by each individual rating ('2', '3', '4', and '5') can be found in the Appendix.

Three-fourths of respondents did not feel they had been discriminated against in any way, while the remaining 25% felt they had been discriminated against. Females (28%) were slightly more likely than males (22%) to have been discriminated against. The highest percentage indicating discrimination came from more than half of Native Americans (55%) and the color grouping 'Non-White' (52%). (Table 2a, Figure 2)

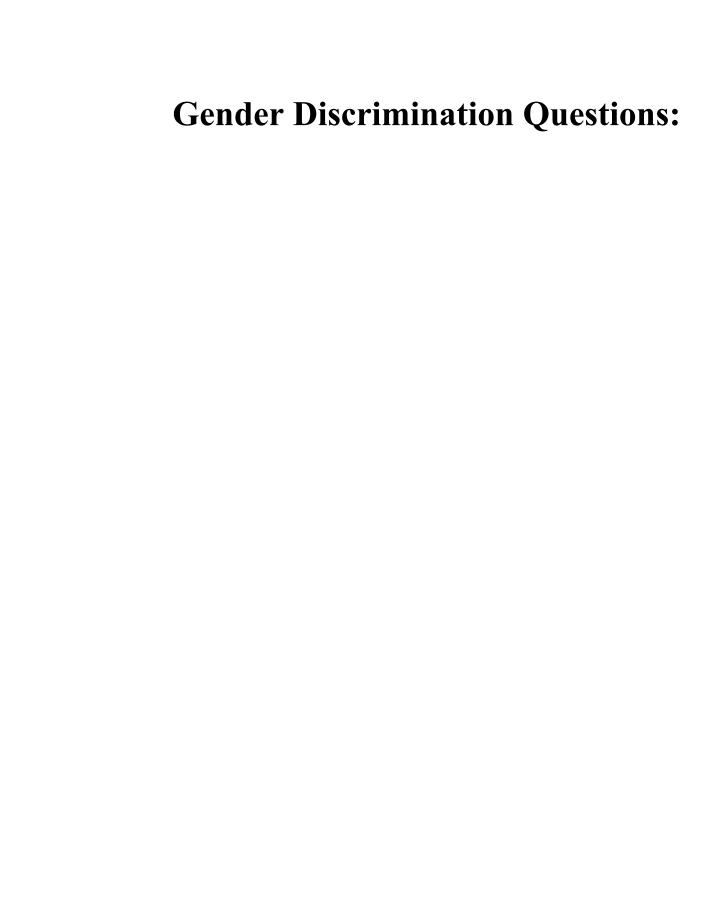




The 25% of respondents who felt they had been discriminated against were asked to describe their discrimination experience and indicate when the discrimination occurred. The complete response listings are detailed in the Appendix.

Of those respondents who indicated they had been discriminated against, 26% did seek help to resolve the discrimination. Most respondents (72%) did <u>not</u> seek help, while the remaining two percent refused to comment. Females and males were equally likely to seek help. Native Americans (38%) were most likely to seek help to resolve the discrimination. (Table 2b, Figure 2)

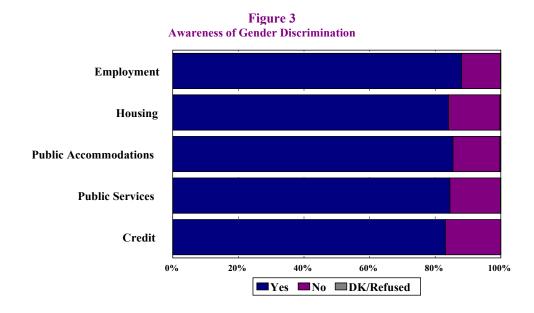
Those respondents (26%) who sought help to resolve the discrimination were asked to further describe where they first went for help. The 72% of respondents who did <u>not</u> seek help to resolve the discrimination were asked why they did not take action or seek help. A complete list of responses is detailed in the Appendix.



Gender Discrimination

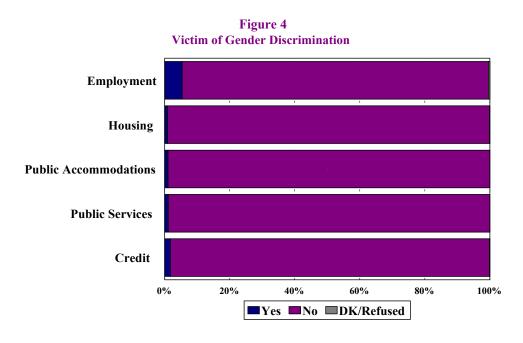
Aware?

The majority of respondents (83%-88%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *gender* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 3a-7a, Figure 3)



Victim?

Most respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *gender* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 3b-7b, Figure 4)



A large percentage of respondents (88%) were aware that you <u>cannot</u> be denied employment or treated differently in any term or condition of employment because of your sex, including pregnancy. Females and males shared similar awareness levels (89% and 87%, respectively). Respondents '70 years of age and older' (32%) were most likely to <u>not</u> be aware, followed by respondents who were 'under 20 years of age', 'widowed', 'disabled', and those with incomes 'less than \$10,000'. (Table 3a, Figure 3)

Most respondents (94%) have <u>never</u> been denied employment or treated differently in any term or condition of employment because of their sex. Five percent indicated employment had been denied due to their sex. Females were more likely than males to have been denied employment (9% and 2%, respectively). (Table 3b, Figure 4)

Of the five percent who had been denied employment or treated differently because of their gender, many indicated the discrimination had occurred within the past 5 years, others said it was and continues to be 'on going', while several others indicated the discrimination occurred over 5 years ago.

Housing:

Most respondents (84%) were aware that you <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because of your sex, including pregnancy. Females and males shared similar awareness levels (84% and 85%, respectively). Respondents '70 years of age and older' (30%) were most likely to <u>not</u> be aware, followed by respondents who were 'disabled' and those with incomes 'less than \$10,000'. (Table 4a, Figure 3)

Only one percent of respondents have been denied housing or treated differently in any term or condition regarding housing because of their sex. Similarly, one percent of both females and males had been denied housing. (Table 4b, Figure 4)

Of the one percent (12 respondents) who had been denied housing or treated differently because of their gender, seven indicated the discrimination had occurred over 5 years ago, four within the last 5 years, and one refused to comment.

Public Accommodations:

Most respondents (85%) were aware that you <u>cannot</u> be denied access to public accommodations or treated differently in public accommodations because of your sex, including pregnancy. Females and males shared similar awareness levels (85% and 86%, respectively). Respondents '70 years of age and older' (34%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed' and those with incomes 'less than \$10,000'. (Table 5a, Figure 3)

Only one percent of respondents have been denied access to public accommodation or treated differently in public accommodations because of their sex. Similarly, one percent of females and of males had been denied access to public accommodations. (Table 5b, Figure 4)

Of the one percent (14 respondents) who had been denied public accommodation or treated differently because of their gender, seven indicated the discrimination is 'on going', four cases were within the last 5 years, and three occurred over 5 years ago.

Public Services:

Most respondents (85%) were aware that you <u>cannot</u> be denied access to public service or treated differently regarding public services because of your sex, including pregnancy. Males were slightly more aware than females (87% and 83%, respectively). Respondents '70 years of age and older' (36%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed', 'separated', and those with incomes 'less than \$10,000'. (Table 6a, Figure 3)

Only one percent of respondents have been denied access to public service or treated differently regarding public services because of their sex. Similarly, one percent both females and males had been denied access to public services. (Table 6b, Figure 4)

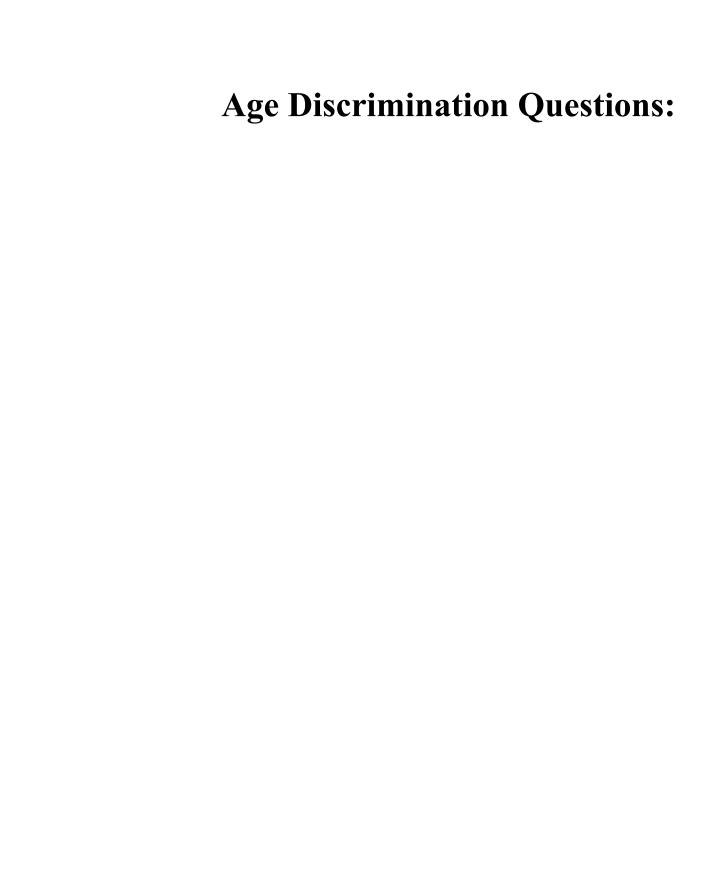
Of the one percent (15 respondents) who had been denied public service or treated differently because of their gender, seven indicated the discrimination is on going (over the years), seven cases were within the last 5 years, and one occurred over 5 years ago.

Credit:

Many respondents (83%) were aware that you <u>cannot</u> be denied credit or treated differently in any term or condition of credit because of your sex, including pregnancy. Females and males shared similar awareness levels (82% and 84%, respectively). Respondents '70 years of age and older' (41%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed', and those with incomes 'less than \$10,000'. (Table 7a, Figure 3)

Only two percent of respondents have been denied credit or treated differently in any term or condition of credit because of their sex. Females shared a similar level of credit denial with males (3% and 1%, respectively). (Table 7b, Figure 4)

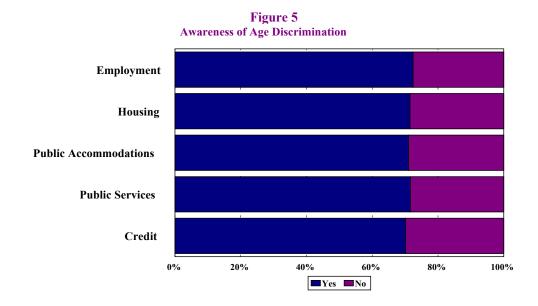
Of the two percent (23 respondents) who had been denied credit or treated differently because of their gender, fifteen indicated the discrimination occurred over 5 years ago, four 'on going', and four cases were within the last 5 years.



Age Discrimination

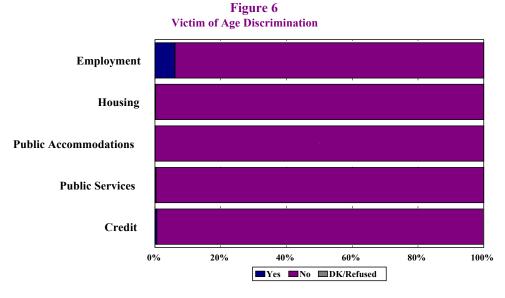
Aware?

The majority of respondents (70%-72%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because they are *at least 40 years of age* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 8a-12a, Figure 5)



Victim?

Nearly all respondents 40 years of age or older indicated they had <u>not</u> been denied or treated differently in any term or condition because of they are *at least 40 years of age* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* Employment was slightly more likely to be representative of the discrimination that occurred regarding age. (Tables 8b-12b, Figure 6)



Overall, 72% of respondents were aware that you <u>cannot</u> be denied employment or treated differently in any term or condition of employment because you are at least 40 years of age. Males were slightly more aware than females (74% and 71%, respectively). Respondents '70 years of age and older' (43%) were most likely to <u>not</u> be aware, followed by respondents who were 'under 20 years of age' and those who are 'widowed'. (Table 8a, Figure 5)

Most respondents (93%) have <u>never</u> been denied employment or treated differently in any term or condition of employment because they were at least 40 years of age. Only six percent indicated employment had been denied due to their age. Males and females received similar employment denial (7% and 5%, respectively). (Table 8b, Figure 6)

Of the six percent who had been denied employment or treated differently *because they* were at least 40 years of age, many indicated the discrimination had occurred within the past 5 years, others said it is 'on going', while several respondents indicated the discrimination occurred over 5 years ago.

Housing:

Most respondents 40 years of age or older (72%) were aware that you <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because you are at least 40 years of age. Males were slightly more aware than females (73% and 70%, respectively). Respondents who were 'widowed' (45%) were most likely to <u>not</u> be aware, followed by respondents '70 years of age and older'. (Table 9a, Figure 5)

Of those respondents who were at least 40 years of age, less than one percent (2 respondents) have been denied housing or treated differently in any term or condition regarding housing because of their age. One was female and one was male. Of these two respondents, one indicated it happened a few years ago and one experienced the discrimination several years ago. (Table 9b, Figure 6)

Public Accommodations:

Most respondents (71%) were aware that you <u>cannot</u> be denied access to public accommodations or treated differently in public accommodations because you are at least 40 years of age. Males were slightly more aware than females (73% and 69%, respectively). Respondents who were 'widowed' (49%) were most likely to <u>not</u> be aware, followed by respondents '70 years of age and older', those who are 'separated', and those of a 'Hispanic/Latino descent'. (Table 10a, Figure 5)

Of those who were at least 40 years of age, one female respondent has been denied access to public accommodation or treated differently in public accommodations because she was at least 40 years of age. This one respondent indicated the discrimination occurred a few years ago. (Table 10b, Figure 6)

Public Services:

Most respondents (72%) were aware that you <u>cannot</u> be denied access to public service or treated differently regarding public services because you are at least 40 years of age. Males were slightly more aware than females (74% and 69%, respectively). Respondents who were 'widowed' (49%) were most likely to <u>not</u> be aware, followed by respondents '70 years of age and older' and those who were 'separated'. (Table 11a, Figure 5)

Of those respondents at least 40 years of age, less than one percent have been denied access to public service or treated differently regarding public services because of their age. Similarly, less than one percent of females and males had been denied access to public services. (Table 11b, Figure 6)

Of the less than one percent (3 respondents) who had been denied public service or treated differently because they were at least 40 years of age, two experienced the discrimination a year ago and one indicated the discrimination is on going.

Credit:

Most respondents (70%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because they are at least 40 years of age. Males were slightly more aware than females (72% and 68%, respectively). Respondents who were 'widowed' (46%) were most likely to <u>not</u> be aware, followed by respondents '70 years of age and older' and those who were 'under the age of 20'. (Table 12a, Figure 5)

Less than one percent of respondents at least 40 years of age have been denied credit or treated differently in any term or condition of credit because of their age. Three females and two males were denied credit. (Table 12b, Figure 6)

Of the five respondents who had been denied credit or treated differently because of they are at least 40 years of age, three indicated the discrimination occurred within the last 5 years, one was several years ago, and one could not recall.

Marital Status Discrimination Questions:

Marital Status Discrimination

Aware?

The majority of respondents (nearly 80%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *marital status* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 13a-17a, Figure 7)

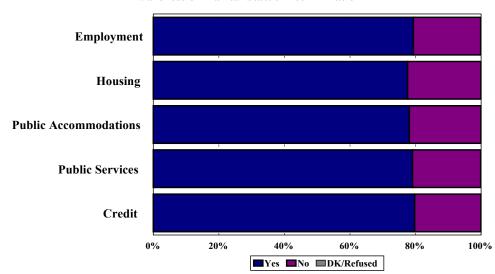


Figure 7
Awareness of Marital Status Discrimination

Victim?

Most respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *marital status* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 13b-17b, Figure 8)

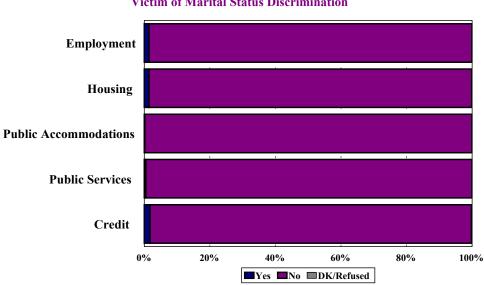


Figure 8
Victim of Marital Status Discrimination

Most respondents (79%) were aware that you <u>cannot</u> be denied employment or treated differently in any term or condition of employment because of your marital status. Males were slightly more aware than females (81% and 78%, respectively). Respondents who were 'widowed' (41%) were most likely to <u>not</u> be aware, followed by respondents '70 years of age and older'. (Table 13a, Figure 7)

Most respondents (98%) have <u>never</u> been denied employment or treated differently in any term or condition of employment because of your marital status. Only one percent (19 respondents) indicated employment had been denied due to their marital status. Six males and 13 females received employment denial. Respondents who were 'divorced' (5%) were most likely to have been denied employment, followed by respondents who did not specify a religion and those who were 'disabled'. (Table 13b, Figure 8)

Of the one percent who had been denied employment or treated differently *because of their marital status*, nearly half indicated the discrimination had occurred more than 5 years ago, others said it is 'on going', while several respondents indicated the discrimination occurred within the past 5 years. These respondents were then asked what their marital status was at the time of the discrimination. Nine were never married, five were married, and five indicated they were divorced. (Table 13c)

Housing:

Most respondents (78%) were aware that you <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because of your marital status. Males and females shared similar awareness levels (78% and 77%, respectively). Respondents who were 'widowed' and those '70 years of age and older' (40%) were most likely to <u>not</u> be aware, followed by respondents who were 'separated'. (Table 14a, Figure 7)

One percent (19 respondents) have been denied housing or treated differently in any term or condition regarding housing because of their marital status. Four were male and 15 were female. (Table 14b, Figure 8)

Of the one percent (19 respondents) who have been denied housing or treated differently because of their marital status, eleven indicated it happened in the last five years and eight experienced the discrimination several years ago. Fourteen were never married, one was married, three indicated they were divorced and one was separated at the time of the discrimination. (Table 14c)

Public Accommodations:

Most respondents (78%) were aware that you <u>cannot</u> be denied access to public accommodations or treated differently in public accommodations because of your marital status. Males and females shared similar awareness levels (79% and 77%, respectively). Respondents '70 years of age and older' (43%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 15a, Figure 7)

Only two respondents have been denied access to public accommodation or treated differently in public accommodations because of their marital status. One female and one male were denied access to public accommodations. (Table 15b, Figure 8)

Of the two respondents who had been denied public accommodation or treated differently because of their marital status, one indicated the discrimination occurred a several years ago and the other experienced the discrimination a couple years ago. At the time of the discrimination, one respondent was never married and one was divorced. (Table 15c)

Public Services:

Most respondents (79%) were aware that you <u>cannot</u> be denied access to public service or treated differently regarding public services because of your marital status. Males and females shared similar awareness levels (80% and 78%, respectively). Respondents '70 years of age and over' (41%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 16a, Figure 7)

Less than one percent have been denied access to public service or treated differently regarding public services because of their marital status. Similarly, less than one percent of females and of males had been denied access to public services. (Table 16b, Figure 8)

Of the less than one percent (6 respondents) who had been denied public service or treated differently because of their marital status, three experienced the discrimination within the last five years, two were several years ago, and one indicated the discrimination is on going. These respondents were then asked what their marital status was at the time of the discrimination. Two were married, two were divorced, one was separated, and one had never been married. (Table 16c)

Credit:

Most respondents (80%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because of their marital status. Males and females shared similar awareness levels (81% and 79%, respectively). Respondents '70 years of age and over' (41%) were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 17a, Figure 7)

Two percent of respondents have been denied credit or treated differently in any term or condition of credit because of their marital status. Females and males were equally likely to have been denied credit (3% and 1%, respectively). (Table 17b, Figure 8)

Of the two percent (23 respondents) who had been denied credit or treated differently because of their marital status, 14 indicated the discrimination occurred more than 5 years ago, eight were within the last five years, and one was on going. Eight respondents were married, eight were divorced, four were never married, two were widowed, and one was separated at the time of the discrimination. (Table 17c)

Public Assistance Discrimination Questions:

Public Assistance Discrimination

Aware?

Between 70% and 74% of respondents were aware they <u>cannot</u> be denied or treated differently in any term or condition because of receiving *public assistance* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 18a-22a, Figure 9)

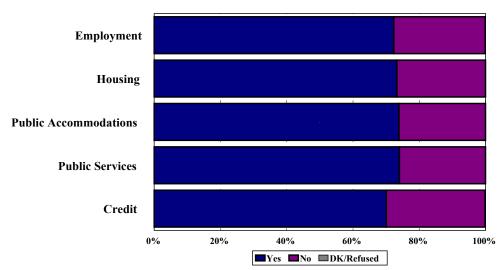


Figure 9
Awareness of Public Assistance Discrimination

Victim?

Most respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of receiving *public assistance* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 18b-22b, Figure 10)

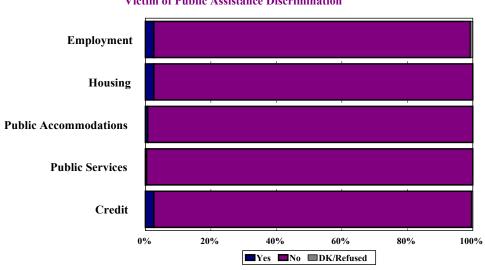


Figure 10
Victim of Public Assistance Discrimination

Nearly three-fourth of the respondents (72%) were aware that they <u>cannot</u> be denied employment or treated differently in any term or condition of employment because they are receiving public assistance. Males and females share similar awareness levels (73% and 72%, respectively). Respondents '70 years of age and older' and those that were 'widowed' (48%) were most likely to <u>not</u> be aware, followed by Native Americans. (Table 18a, Figure 9)

Most respondents who have received public assistance (97%) have <u>never</u> been denied employment or treated differently in any term or condition of employment because they are receiving public assistance. Only three percent indicated employment had been denied due to their receiving public assistance. Males and females received similar employment denial (3% and 2%, respectively). Respondents who were 'Norwegian', 'disabled', 'never married', and those who were 'not responsible for a child' were most likely to have been denied employment. (Table 18b, Figure 10)

Of the three percent who had been denied employment or treated differently *because they* are receiving public assistance, four respondents indicated it is 'on going', while three experienced the discrimination more than 5 years ago.

Housing:

Most respondents (73%) were aware that they <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because they are receiving public assistance. Males and females shared similar awareness levels (74% and 72%, respectively). Respondents who were 'widowed', those '70 years of age and older', and 'Native Americans' were most likely to <u>not</u> be aware. (Table 19a, Figure 9)

Three percent of respondents have been denied housing or treated differently in any term or condition regarding housing because they are receiving public assistance. Females were slightly more likely than males to have been denied housing. (Table 19b, Figure 10)

Of the three percent (7 respondents) who had been denied housing or treated differently because they are receiving public assistance, three indicated it happened in the last five years, two experienced the discrimination several years ago, and two indicated it was 'on going'.

Public Accommodations:

Most respondents (74%) were aware that they <u>cannot</u> be denied access to public accommodations or treated differently in public accommodations because they are receiving public assistance. Males and females shared similar awareness levels (75% and 73%, respectively). Respondents '70 years of age and older' or 'widowed' (49%) were most likely to <u>not</u> be aware, followed by respondents who were 'Native American'. (Table 20a, Figure 9)

Only two respondents have been denied access to public accommodation or treated differently in public accommodations because they are receiving public assistance. Of these two respondents, one was female and one was male. (Table 20b, Figure 10)

Of the two respondents who had been denied public accommodation or treated differently because they are receiving public assistance, both indicated the discrimination was on going.

Public Services:

Most respondents (74%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because they are receiving public assistance. Males and females shared similar awareness levels (75% and 73%, respectively). Respondents '70 years of age and over' or those who were 'widowed' (49%) were most likely to <u>not</u> be aware, followed by respondents who were 'Native American'. (Table 21a, Figure 9)

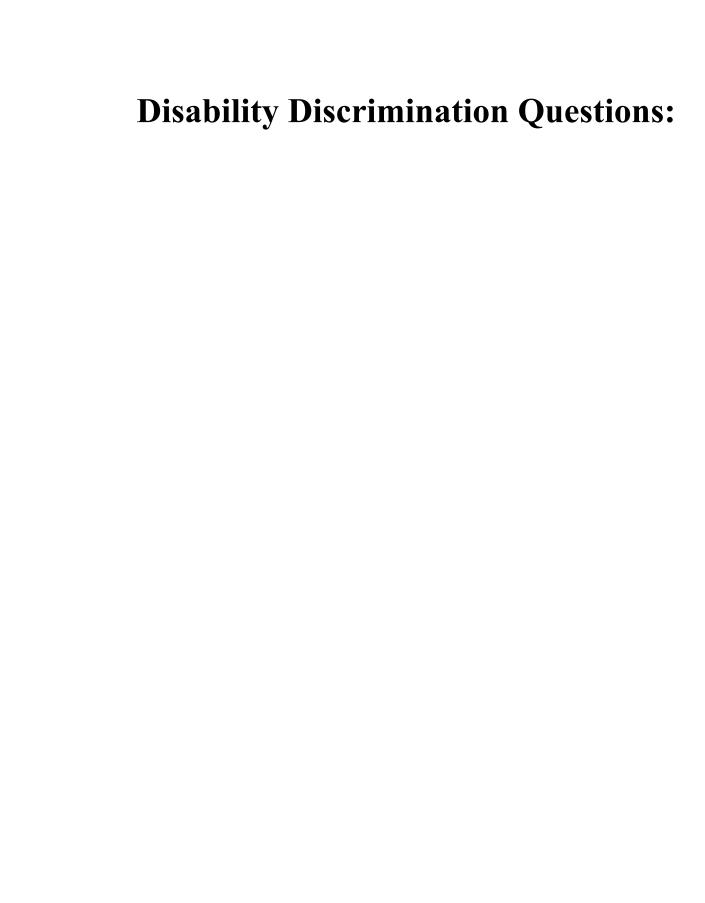
Only one female respondent has been denied access to public service or treated differently regarding public services because she was receiving public assistance. This respondent indicated the discrimination occurred several years ago. (Table 21b, Figure 10)

Credit:

Most respondents (70%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because they are receiving public assistance. Males were slightly more aware than females (72% and 68%, respectively). Respondents '70 years of age and over' (52%) were most likely to not be aware, followed by respondents who were 'widowed' and those who were 'separated'. (Table 22a, Figure 9)

Three percent of respondents have been denied credit or treated differently in any term or condition of credit because they are receiving public assistance. Females and males were equally likely to have been denied credit (3% and 2%, respectively). (Table 22b, Figure 10)

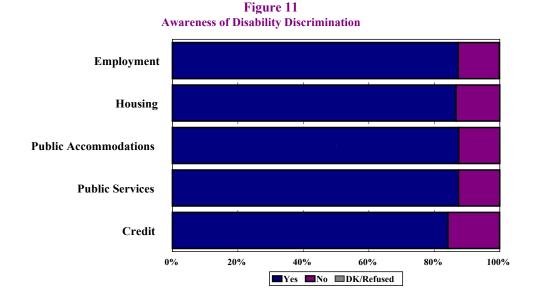
Of the three percent (7 respondents) who had been denied credit or treated differently because they are receiving public assistance, 4 indicated the discrimination occurred more than 5 years ago, two were on going, and one said within the last five years.



Disability Discrimination

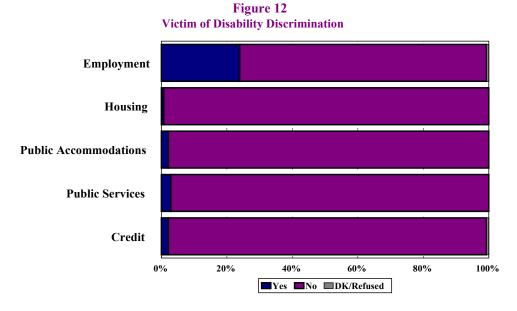
Aware?

The majority of respondents (84%-88%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of a *disability* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 23a-27a, Figure 11)



Victim?

Most respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of a *disability* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* Discrimination due to a disability occurred more frequently for *employment* then the other four areas. (Tables 23b-27b, Figure 12)



Overall, 87% of respondents were aware that they cannot be denied employment or treated differently in any term or condition of employment because of a disability or denied an accommodation for the disability. Males and females share similar awareness levels (87% and 88%, respectively). Respondents '70 years of age and older' and those that were 'widowed' were least likely to be aware (29% and 28%, respectively). (Table 23a, Figure 11)

Most respondents who indicated a disability (75%) have <u>never</u> been denied employment or treated differently in any term or condition of employment because of a disability or denied an accommodation for the disability. Twenty-four percent indicated employment had been denied due to their disability. Males were more likely than females to have been denied employment (28% and 19%, respectively). (Table 23b, Figure 12)

Of the 24% (33 respondents) who had been denied employment or treated differently because of a disability or denied an accommodation for the disability, several respondents indicated the discrimination was within the past 5 years, others indicated it occurred more than 5 years ago, and the remaining were 'on going' occurrences.

Housing:

Most respondents (87%) were aware that they cannot be denied housing or treated differently in any term or condition regarding housing because of a disability or denied an accommodation for the disability. Males and females shared similar awareness levels (87% and 86%, respectively). Respondents '70 years of age and older', 'separated', and 'widowed' were most likely to not be aware. (Table 24a, Figure 11)

Only one respondent has been denied housing or treated differently in any term or condition regarding housing because of a disability or denied an accommodation for the disability. This respondent was a female and indicated the discrimination occurred in '1991'. (Table 24b, Figure 12)

Public Accommodations:

Most respondents (88%) were aware that you <u>cannot</u> be denied access to public accommodations or treated differently in public accommodations because of a disability or denied an accommodation for the disability. Males and females shared equal awareness levels (88% and 88%, respectively). Respondents '70 years of age and older' (30%) or 'widowed' (25%) were most likely to not be aware. (Table 25a, Figure 11)

Only three disabled respondents have been denied access to public accommodation or treated differently in public accommodations because of a disability or denied an accommodation for the disability. Of these three respondents, two females and one male had been denied access to public accommodations. These three respondents indicated the discrimination was 'on going', 'recent', and 'in the 1990's' (Table 25b, Figure 12)

Public Services:

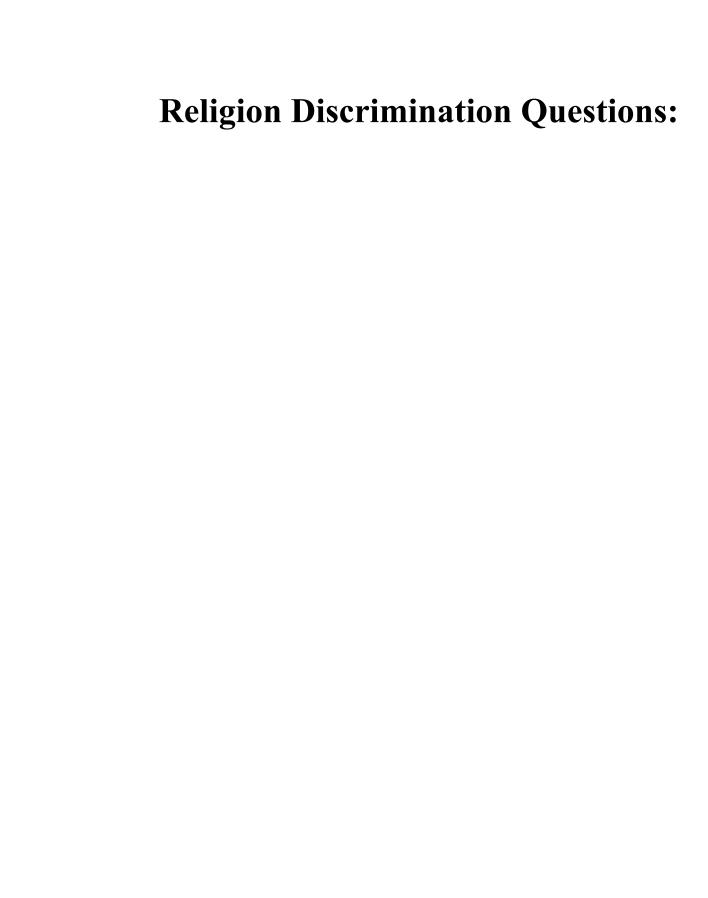
Most respondents (87%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because of a disability or denied an accommodation for the disability. Males and females shared similar awareness levels (88% and 87%, respectively). Respondents '70 years of age and over' (31%) or those who were 'widowed' (26%) were most likely to not be aware. (Table 26a, Figure 11)

Four disabled respondents have been denied access to public service or treated differently regarding public services because of a disability or denied an accommodation for the disability. Similarly, three females and one male had been denied access to public services. Two of the four respondents indicated the discrimination occurred within the past five years, one was 'on going', and one was not sure when it occurred. (Table 26b, Figure 12)

Credit:

Most respondents (84%) were aware that you <u>cannot</u> be denied credit or treated differently in any term or condition of credit because of a disability or denied an accommodation for the disability. Males were slightly more aware than females (86% and 83%, respectively). Respondents who were '60 years of age and over' were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 27a, Figure 11)

Three respondents have been denied credit or treated differently in any term or condition of credit because of a disability or denied an accommodation for the disability. These three respondents were female. Two were 'on going' incidents of discrimination and one was within the last five years. (Table 27b, Figure 12)



Religion Discrimination

Aware?

The majority of respondents (85%-88%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *religion* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 28a-32a, Figure 13)

Employment

Housing

Public Accommodations

Public Services

Credit

0% 20% 40% 60% 80% 100%

Tyes No DK/Refused

Figure 13
Awareness of Religious Discrimination

Victim?

Nearly all respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *religion* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 28b-32b, Figure 14)

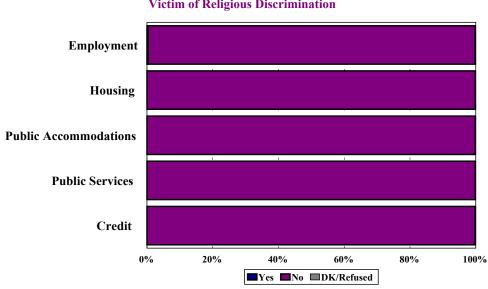


Figure 14
Victim of Religious Discrimination

Overall, 88% of respondents were aware that *they cannot be denied employment or treated differently in any term or condition of employment because of their religion.* Males and females share equal awareness levels (88% and 88%, respectively). Respondents '70 years of age and older' and those who were 'widowed' (34% and 28%, respectively) were least likely to be aware. (Table 28a, Figure 13)

Only five respondents have been denied employment or treated differently in any term or condition of employment because of their religion. Of the five respondents who were denied employment, two were male and three were female; four indicated the discrimination occurred within the past 5 years while one was 'on going'. One was 'Catholic', one 'Protestant', one 'Christian', and two did not specify a religion. (Tables 28b, Figure 14)

Housing:

Most respondents (86%) were aware that they cannot be denied housing or treated differently in any term or condition regarding housing because of their religion. Males and females shared similar awareness levels (87% and 85%, respectively). Respondents '70 years of age and older', and those who were 'widowed' were most likely to <u>not</u> be aware. (Table 29a, Figure 13)

No respondents have been denied housing or treated differently in any term or condition regarding housing because of their religion. (Table 29b, Figure 14)

Public Accommodations:

Most respondents (86%) were aware that they cannot be denied access to public accommodations or treated differently in public accommodations because of their religion. Males and females shared similar awareness levels (87% and 85%, respectively). Respondents '70 years of age and older' (36%) or 'widowed' (32%) were most likely to not be aware. (Table 30a, Figure 13)

No respondents have been denied access to public accommodation or treated differently in public accommodations because of their religion. (Table 30b, Figure 14)

Public Services:

Most respondents (86%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because of their religion. Males and females shared similar awareness levels (87% and 85%, respectively). Respondents '70 years of age and over' (36%) or those who were 'widowed' (32%) were most likely to <u>not</u> be aware. (Table 31a, Figure 13)

No respondents have been denied access to public service or treated differently regarding public services because of their religion. (Table 31b, Figure 14)

Credit:

Most respondents (85%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because of their religion. Males and females shared similar awareness levels (86% and 84%, respectively). Respondents '70 years of age and over' were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 32a, Figure 13)

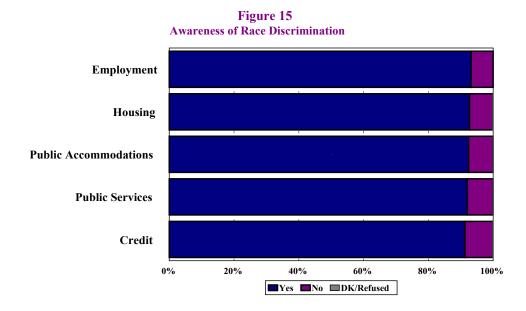
No respondents have been denied credit or treated differently in any term or condition of credit because of their religion. (Table 32b, Figure 14)



Race Discrimination

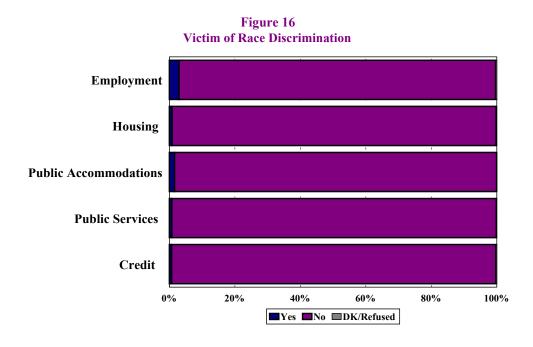
Aware?

Most respondents (91%-93%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *race* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 33a-37a, Figure 15)



Victim?

Most respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *race* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 33b-37b, Figure 16)



Overall, 93% of respondents were aware that they cannot be denied employment or treated differently in any term or condition of employment because of their race. Males and females share similar awareness levels (94% and 93%, respectively). Respondents '70 years of age and older' and those who were 'widowed' (25% and 18%, respectively) were least likely to be aware. (Table 28a, Figure 15)

Three percent of respondents have been denied employment or treated differently in any term or condition of employment because of their race. Males were slightly more likely than females to have been denied employment (4% and 2%, respectively). 'Native Americans' and 'Non-White' respondents were most likely to have been discriminated again regarding employment and their race. (Table 33b, Figure 16)

Of the three percent of respondents who have been discriminated against regarding employment due to their race, most were more than five years ago, many were 'on going', and some were in the past five years.

Housing:

Most respondents (93%) were aware that they <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because of their race. Males and females shared similar awareness levels (93% and 92%, respectively). Respondents '70 years of age and older' and those who were 'widowed' were most likely to <u>not</u> be aware. (Table 34a, Figure 15)

Eleven respondents have been denied housing or treated differently in any term or condition regarding housing because of their race. Seven were male and four were female. Eight were 'Native American' and three were 'White/Non-Hispanic'. Of the eleven respondents who were denied housing due to race, five were in the last five years, three occurred more than five years ago, and three were 'on going'. (Table 34b, Figure 16)

Public Accommodations:

Most respondents (92%) were aware that they cannot be denied access to public accommodations or treated differently in public accommodations because of their race. Males and females shared similar awareness levels (93% and 92%, respectively). Respondents '70 years of age and older' (26%) or 'widowed' (20%) were most likely to not be aware. (Table 35a, Figure 15)

Two percent of respondents have been denied access to public accommodation or treated differently in public accommodations because of their race. Native Americans (21%) and those whose color is 'non-white' (17%) were most likely to have been discriminated against due to their race. Of the two percent (21 respondents) who were denied access to public accommodations, 13 were 'on going' incidents, five were within the past five years, and three were more than five years ago. (Tables 35b, Figure 16)

Public Services:

Most respondents (92%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because of their race. Males and females shared similar awareness levels (93% and 92%, respectively). Respondents '70 years of age and over' (27%) or those who were 'widowed' (22%) were most likely to <u>not</u> be aware. (Table 36a, Figure 15)

Ten respondents have been denied access to public service or treated differently regarding public services because of their race. Six were male and four were female. Five were 'Native American' and five were 'White/Non-Hispanic'. Of these ten respondents who were discriminated against regarding access to public services due to their race, four were in the last five years, two were 'on going', three were more than five years ago, and one felt it was 'occasional reverse discrimination'. (Table 36b, Figure 16)

Credit:

Most respondents (91%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because of their race. Males and females shared similar awareness levels (92% and 91%, respectively). Respondents '70 years of age and over' were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 37a, Figure 15)

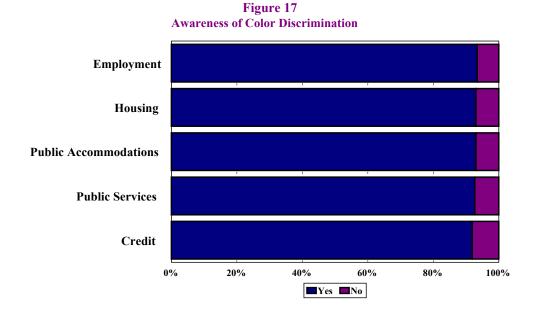
Nine respondents have been denied credit or treated differently in any term or condition of credit because of their race. Five were males and four were female. Seven were 'Native American' and two were 'White/Non-Hispanic'. Of these nine respondents who were discriminated against regarding their credit due to their race, four were 'on going', three were more than five years ago, and two were in the past five years. (Table 37b, Figure 16)



Color Discrimination

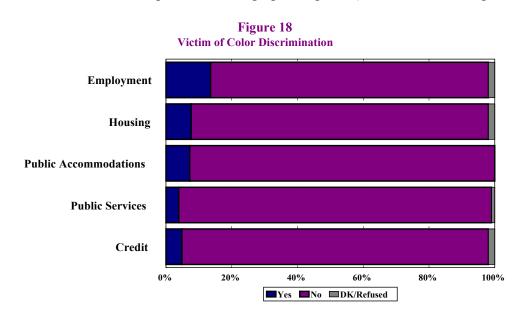
Aware?

Most respondents (92%-93%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *color* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 38a-42a, Figure 17)



Victim?

The majority of respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *color* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* Color discrimination appears to have occurred more often than the previous demographic topics. (Tables 38b-42b, Figure 18)



Most respondents (93%) were aware that they cannot be denied employment or treated differently in any term or condition of employment because of their color. Males and females share similar awareness levels (94% and 93%, respectively). Respondents '70 years of age and older' and those that were 'widowed' (21% and 17%, respectively) were least likely to be aware. (Table 38a, Figure 17)

Of those respondents who indicated their color was 'non-white', fourteen respondents (13-Native American; 1-Other) have been denied employment or treated differently in any term or condition of employment because of their color. Males were slightly more likely than females to have been denied employment (9 males and 5 females, respectively). (Table 38b, Figure 18)

Of the fourteen respondents who have been discriminated against regarding employment due to their color, eight were 'on going' and six were in the past five years.

Housing:

Most respondents (93%) were aware that they <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because of their color. Males and females shared equal awareness levels (93% and 93%, respectively). Respondents '70 years of age and older' and those who were 'widowed' were most likely to <u>not</u> be aware. (Table 39a, Figure 17)

Of those respondents who indicated their color was 'non-white', eight respondents *have* been denied housing or treated differently in any term or condition regarding housing because of their color. Five were male and three were female. All eight respondents denied housing due to their color were 'Native American'. Of the eleven respondents who were denied housing due to color, three were in the last five years, three occurred more than five years ago, and two were 'on going'. (Table 39b, Figure 18)

Public Accommodations:

Most respondents (93%) were aware that they cannot be denied access to public accommodations or treated differently in public accommodations because of their color. Males and females shared equal awareness levels (93% and 93%, respectively). Respondents '70 years of age and older' (22%) or 'widowed' (18%) were most likely to not be aware. (Table 40a, Figure 17)

Of those respondents who indicated their color was 'non-white', 17% (17 respondents) have been denied access to public accommodation or treated differently in public accommodations because of their color. Nine were male and 8 were female; 16 were 'Native American' and one was 'Other'. Of the 17 respondents who were denied access to public accommodations, 10 were 'on going' incidents, six were within the past five years, and one was more than five years ago. (Table 40b, Figure 18)

Public Services:

Most respondents (93%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because of their color. Males and females shared equal awareness levels (93% and 93%, respectively). Respondents '70 years of age and over' (23%) or those who were 'widowed' (20%) were most likely to <u>not</u> be aware. (Table 41a, Figure 17)

Of those respondents who indicated their color was 'non-white', four respondents have been denied access to public service or treated differently regarding public services because of their color. Three were male and one was female. All four were 'Native American'. Of these four respondents who were discriminated against regarding access to public services due to their color, three were 'on going' and one was in '2001'. (Table 41b, Figure 18)

Credit:

Most respondents (92%) were aware that they cannot be denied credit or treated differently in any term or condition of credit because of their color. Males and females shared similar awareness levels (93% and 91%, respectively). Respondents '70 years of age and over' were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 42a, Figure 17)

Five respondents have been denied credit or treated differently in any term or condition of credit because of their color. Three were male and one was female. All five respondents were 'Native American'. Of these five respondents who were discriminated against regarding their credit, four were 'on going' incidents and one was in '1998'. (Table 42b, Figure 18)

National Origin Discrimination Questions:

National Origin Discrimination

Aware?

The majority of respondents (89%-91%) were aware they <u>cannot</u> be denied or treated differently in any term or condition because of their *national origin* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 43a-48a, Figure 19)

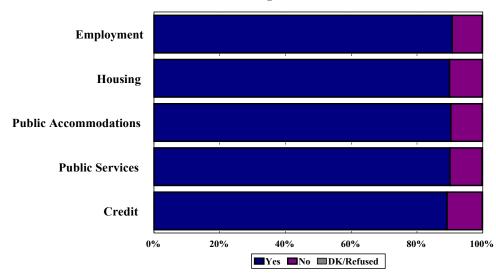


Figure 19
Awareness of National Origin Discrimination

Victim?

Nearly all the respondents indicated they had <u>not</u> been denied or treated differently in any term or condition because of their *national origin* for the following areas: *Employment, Housing, Public Accommodations, Public Services, and Credit.* (Tables 43b-48b, Figure 20)

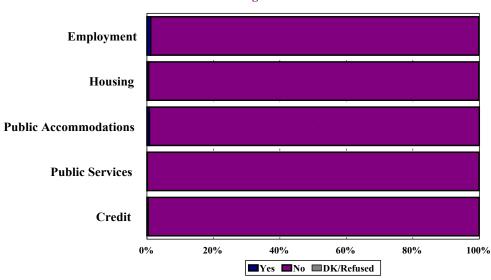


Figure 20
Victim of National Origin Discrimination

Overall, 91% of respondents were aware that they cannot be denied employment or treated differently in any term or condition of employment because of their national origin. Males and females share equal awareness levels (91% and 91%, respectively). Respondents '70 years of age and older' and those that were 'widowed' (30% and 21%, respectively) were least likely to be aware. (Table 43a, Figure 19)

Fifteen respondents have been denied employment or treated differently in any term or condition of employment because of their national origin. Males were slightly more likely than females to have been denied employment (10 males and 5 females). Eight were Native Americans, six were 'White/Non-Hispanic' and one was grouped as 'Other'. The breakdown of the 15 respondents by national origin included: 11-'American' and 4-'Other/Multiple'. (Table 43b, Figure 20)

Of the fifteen respondents who have been discriminated against regarding employment due to their national origin, six were 'on going', four were in the past five years, three occurred more than five years ago, and two respondents did not know.

Housing:

Most respondents (90%) were aware that they <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because of their national origin. Males and females shared equal awareness levels (90% and 90%, respectively). Respondents '70 years of age and older' and those who were 'widowed' were most likely to <u>not</u> be aware. (Table 44a, Figure 19)

Seven respondents have been denied housing or treated differently in any term or condition regarding housing because of their national origin. Three were male and four were female. Five were 'Native American' and two were 'White/Non-Hispanic'. Five indicated their national origin was 'American', one 'German', and one 'Other'. Of the seven respondents who were denied housing due to national origin, three were in the last five years, two occurred more than five years ago, and two were 'on going'. (Table 44b, Figure 20)

Public Accommodations:

Most respondents (90%) were aware that they cannot be denied access to public accommodations or treated differently in public accommodations because of their national origin. Males and females shared equal awareness levels (90% and 90%, respectively). Respondents '70 years of age and older' (30%) or 'widowed' (21%) were most likely to not be aware. (Table 45a, Figure 19)

Ten respondents have been denied access to public accommodation or treated differently in public accommodations because of their national origin. Four were male and six were female; eight of the ten were Native Americans. Six indicated their national origin was 'American', one 'German', and three were 'Other'. Of the ten respondents who were denied access to public accommodations, 7 were 'on going' incidents and three were within the past five years. (Table 45b, Figure 20)

Public Services:

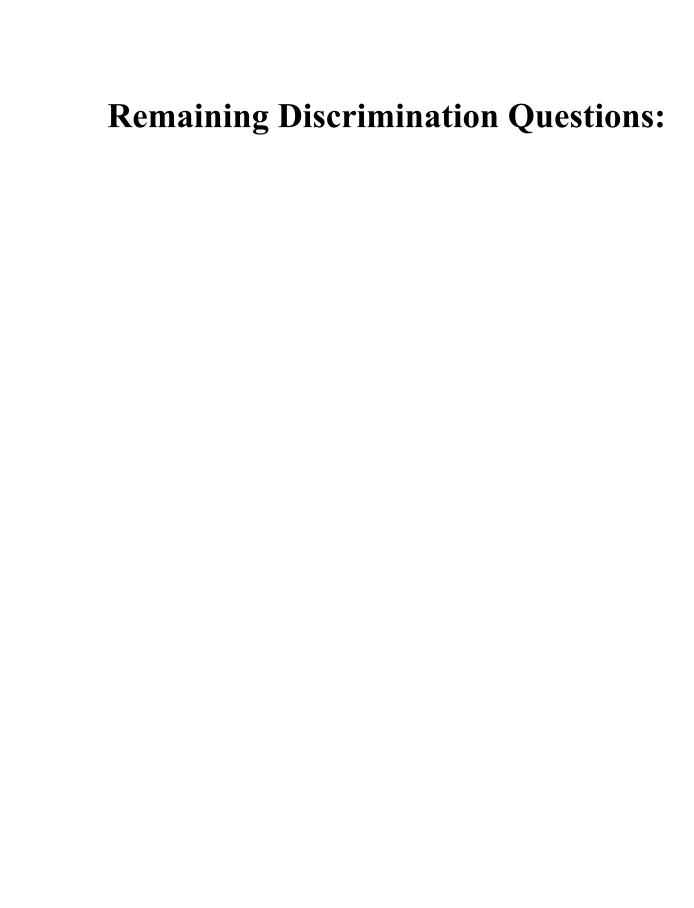
Most respondents (90%) were aware that they <u>cannot</u> be denied access to public service or treated differently regarding public services because of their national origin. Males and females shared equal awareness levels (90% and 90%, respectively). Respondents '70 years of age and over' (29%) or those who were 'widowed' (21%) were most likely to <u>not</u> be aware. (Table 46a, Figure 19)

Two respondents have been denied access to public service or treated differently regarding public services because of their national origin. One was a male and one a female. Both were 'Native American'. Of these two respondents who were discriminated against regarding access to public services due to their national origin, both were 'on going'. (Table 46b, Figure 20)

Credit:

Most respondents (89%) were aware that *they cannot be denied credit or treated differently in any term or condition of credit because of their national origin*. Males and females shared equal awareness levels (89% and 89%, respectively). Respondents '70 years of age and over' were most likely to <u>not</u> be aware, followed by respondents who were 'widowed'. (Table 47a, Figure 19)

Five respondents have been denied credit or treated differently in any term or condition of credit because of their national origin. Three were males and two were female. All five were 'Native American'. Of these five respondents who were discriminated against regarding their credit due to their national origin, three were 'on going' incidents and two were in the past five years. (Table 47b, Figure 20)

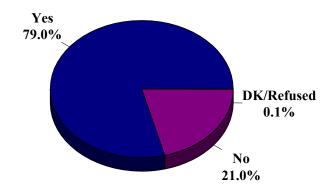


Family Status & Discrimination

Housing:

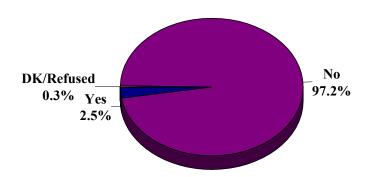
Many respondents (79%) were aware that they <u>cannot</u> be denied housing or treated differently in any term or condition regarding housing because they have children under 18, are pregnant, or are securing legal custody of a minor. Males and females shared similar awareness levels (78% and 79%, respectively). Respondents '70 years of age and older' and those who were 'widowed' were most likely to <u>not</u> be aware. (Table 48a, Figure 21)

Figure 21
Awareness Regarding Family Status & Housing



Of those who indicated they had responsibility for a minor, slightly more than two percent (25 respondents) have been denied housing or treated differently in any term or condition regarding housing because they have a minor. The majority were female (23-females; 2-males) and 'White' (22-White; 2-Native American; 1-other). Of the 25 respondents who were denied housing due to national origin, ten were in the last five years, 13 occurred more than five years ago, and two did not specify. (Table 48b, Figure 22)

Figure 22 Victim Regarding Family Status

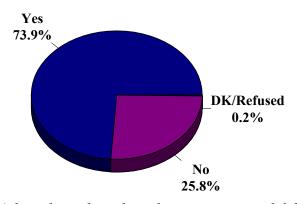


Non-Work Related Discrimination

Employment:

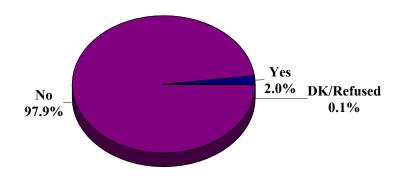
Many respondents (74%) were aware that you <u>cannot</u> be denied employment or treated differently in any term or condition of employment because of lawful activities you are involved with that occur off employer premises, during non-working hours and are not in direct conflict with the business interests of your employer. Males and females share equal awareness levels (74% and 74%, respectively). Respondents '70 years of age and older' and those that were 'widowed' (50% and 45%, respectively) were least likely to be aware. (Table 49a, Figure 23)

Figure 23
Awareness Regarding Lawful Activity & Employment



Two percent (26 respondents) have been denied employment or treated differently in any term or condition of employment because of such lawful activity. Males were slightly more likely than females to have been denied employment (15 males and 11 females). Twenty-three respondents were 'White/Non-Hispanic' and three were 'Native Americans'. (Table 49b, Figure 24)

Figure 24
Victim Regarding Lawful Activity & Employment



Of the 26 respondents who have been discriminated against regarding employment due to this lawful activity, 11 were in the past five years, eight occurred more than five years, four were 'on going', and three respondents refused.

Sexual Harassment Related Discrimination

Victim?

Sexual harassment includes unwelcome sexual advances, requests for sexual favors, sexually motivated physical conduct, or other verbal or physical conduct or communications if submission to the conduct is made a condition of the employment or service or interferes with the employment or service.

Nearly all respondents indicated they had <u>not</u> been a victim of **sexual harassment** as defined above regarding the following areas: *Housing, Public Accommodations, Public Services, and Credit. Employment* was the area in which respondents were most likely to have been a victim of sexual harassment. (Tables 50a-50e, Figure 25)

Victim of Sexual Harassment Regarding...

Employment

Housing

Public Accommodations

Public Services

Credit

0% 20% 40% 60% 80% 100%

Figure 25
Victim of Sexual Harassment Regarding...

Nine percent of respondents *have been a victim of sexual harassment regarding employment*. Females were more likely than males to have been sexually harassed regarding employment (14% and 5%, respectively). Most of the occurrences happened more than 5 years ago, several within the past five years, and a few were on going. (Table 50a, Figure 25)

Housing:

Four respondents have been a victim of sexual harassment regarding housing. Females were more likely than males to have been sexually harassed regarding housing (3-female; 1-male). All four were 'White/Non-Hispanic'. Three of the occurrences happened more than 5 years ago and one was in '1998'. (Table 50b, Figure 25)

Public Accommodations:

Four respondents have been a victim of sexual harassment regarding public accommodations. Two were female, two were male and all four were 'White/Non-Hispanic'. Two of the occurrences happened within the past five years, one was more than five years ago, and one was on going. (Table 50c, Figure 25)

Public Services:

Three respondents have been a victim of sexual harassment regarding public services. All three were female and all were 'White/Non-Hispanic'. All of the occurrences were on going. (Table 50d, Figure 25)

Credit:

One respondent has been a victim of sexual harassment regarding credit. This respondent was female and 'White/Non-Hispanic'. The respondent indicated the discrimination occurred several times. (Table 50e, Figure 25)